

## **Insurance Tips**

### **Winter Safety**

As winter approaches, we know to be sure we have a warm blanket, a bag of kitty litter and an ice scraper in our cars.

Expand your winter preparations by becoming familiar with your homeowner's policy to be sure you don't have weather-related surprises. In general, the following damages are not covered in a basic homeowners plan:

- Freezing of plumbing, heating or air-conditioning, unless heat has been maintained or the pipes have been drained;
- Freezing, thawing pressure or weight of water or ice on a fence, pavement, patio, swimming pool, foundation, retaining wall or dock;
- Ice and wind damage to trees, or
- Losses resulting from a power failure that occurs off-premises. This would include food spoilage caused by a power outage.

Check with your agent if you have other questions.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <a href="https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp">https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp</a>
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